

There are many services in San Antonio that can help you get through your specific difficulties. If you are having trouble paying your mortgage or rent, or if you need help with credit counseling, the [City of San Antonio's Community Initiatives Department](#) may be able to help and are available at (210) 207-5910.

[Read more...](#)

If you are experiencing problems with debt, you can contact the [Consumer Credit Counseling Service of San Antonio](#) at (210) 979-4300.

The Hope for Homeowners Program, which we passed into law in July and which I have mentioned before, went into effect on October 1. If you meet the criteria, the Federal Housing Authority will work with your loan servicer to help you refinance your mortgage to a 30-year, fixed rate mortgage so you can keep your home. You can learn more at <http://www.hud.gov/hopeforhomeowners/> or by calling HUD's San Antonio office at (210) 475-6806. If you are having difficulties, don't wait to seek mortgage relief. You can determine your eligibility for mortgage assistance right now. More information is available through any of these options:

- \* Contact your current lender or loan servicer;
- \* Contact a local, HUD-approved housing counseling agency at [HUD.gov](http://HUD.gov) ;
- \* Contact the [HOPE NOW Alliance](#) at 1 (888) 995-HOPE; or
- \* Call the [Federal Housing Authority](#) at 1 (800) CALL-FHA.

And remember, my staff is always here to help you. You can send any questions you might have through my [web site](#) or by calling (210) 472-6195.